

4.99% interest rate
5.677% APR*
for resident doctors.



A promotional mortgage rate for resident doctors.

Whether you've just been matched with a residency or are currently in residency or fellowship program, we're offering a special rate for residents and fellows that could save you thousands over the life of your loan.

DON'T WAIT -
You must apply by May 1, 2026 to qualify.

Features:

- Promotional rate of 4.99%/5.677% APR charging zero discount points
- Loan amounts of up to \$650,000 and down payments as low as 0%**
- No mortgage insurance
- Exclude student loan debt

Eligibility:

- Medical school students graduating spring 2026 who successfully matched through the 2026 Match Day process
- All residents regardless of residency year
- All residents moving on to a fellowship program
- All fellows unless graduating in spring/summer 2026

*APR=Annual Percentage Rate. Promotional rate for purchase transactions only subject to change. Available for well qualified borrowers who finance through our Doctor/Dentist program between 2/2/2026 and 5/1/2026. Loans with an application date on or before 5/1/2026 must be locked by 5/31/2026. Based on a 0% down payment, 680 FICO score and a max mortgage discount, a fixed single family home purchase loan of \$300,000 for 30 years at 4.99% interest and 5.677% APR will have a monthly principal and interest payment of \$1,609. Taxes and insurance not included; therefore, the actual payment obligation will be greater. To be eligible for the Doctor/Dentist program promotional rate, the Doctor/Dentist must currently be in a residency or fellowship program or in medical school and matched with a residency program. The borrower must also establish an automated payroll deposit with LMCU to be eligible.**For well-qualified borrowers. The interest on the portion of the loan that exceeds the value of the dwelling is not tax deductible. Please consult your tax advisor. For details on loan to value (LTV) ratios, please contact your LMCU mortgage lender. Only eligible in Michigan, Florida (excluded Miami Dade County), Illinois, Indiana, Ohio, and Wisconsin. Structured as an 80% first mortgage with a piggyback fixed second to 100% CLTV. LMCU NMLS# 442967



Contact me today.

Mark Orr

Mortgage Loan Officer
NMLS #533239

O: (734) 462-5429

C: (248) 842-6275

Mark.Orr@lmcu.org

